

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A system for managing token image replacement in a portable token, comprising:

a token acceptance device configured to receive the portable token, the portable token having a current token image and an update indicator, wherein the portable token is configured to be used in financial transactions; and

a server configured to communicate with the portable token via the token acceptance device;

wherein insertion of the portable token into the token acceptance device causes the server to check the update indicator to determine whether the portable token is to be updated, and upon receiving an indication that the token image on the portable token is to be updated, the server retrieves a backup token image for the portable token and uploads the backup token image to the portable token via the token acceptance device to replace the current token image on the portable token, the backup token image comprising updated financial or loyalty transaction information for the portable token.

2. (Original) The system of claim 1 further comprising:
a token image server configured to store a plurality of backup token images;
wherein the retrieved backup token image is selected from the plurality of backup token images based on one or more predetermined criteria.

3. (Canceled)

4. (Currently Amended) The system of claim 1 wherein upon updating ~~replacing~~ the current token image with the backup token image on the token, ~~[[an]]~~ the update

indicator in the portable token is set to ensure that no further update is ~~to be~~ automatically performed.

5. (Currently Amended) A system for managing token image replacement in a token, comprising:

a token acceptance device configured to receive the token, the token having a token image and an update indicator; and

a server configured to communicate with the token via the token acceptance device;

wherein insertion of the token into the token acceptance device causes the server to check the update indicator to determine whether the token is to be updated, and upon receiving an indication that the token image on the token is to be updated, the server retrieves a backup token image for the token and uploads the backup token image to the token via the token acceptance device to replace the current token image on the token, wherein the token is one of a smartcard, a cellular phone, a personal digital assistant, a pager, a payment card, a security card, an access card, smart media, and a transponder.

6. (Original) The system of claim 1 wherein the token acceptance device is one of a point-of-sale device, a cellular phone, a personal digital assistant, a personal computer (PC), a tablet PC, a handheld specialized reader, a set-top box, an electronic cash register, a virtual cash register, a kiosk, a security system, and an access system.

7. (Currently Amended) A system for managing token image replacement, comprising:

a portable token having a current token image and an indicator used to indicate whether the current token image is to be updated, wherein the portable token is configured to be used in financial transactions;

a token acceptance device configured to communicate with the portable token;

a processing server configured to communicate with the portable token via the token acceptance device; and

9 a token image server configured to store a plurality of backup token images;
10 wherein the processing server examines the indicator to determine whether the
11 current token image in the portable token is to be updated; and
12 wherein if it is determined that the current token image is to be updated, the
13 processing server retrieves a backup token image for the portable token from the token image
14 server and uploads the backup token image to the portable token via the token acceptance device
15 to replace the current token image on the portable token, the backup token image comprising
16 updated financial or loyalty transaction information for the portable token.

1 8. (Original) The system of claim 7 wherein the retrieved backup token
2 image is selected from the plurality of backup token images based on one or more predetermined
3 criteria.

1 9. (Canceled)

1 10. (Original) The system of claim 7 wherein upon replacing the current
2 token image with the backup token image on the token, the indicator in the token is set to ensure
3 that no further update is to be performed.

1 11. (Previously Presented) The system of claim 7 wherein the portable token
2 is one of a smartcard, a cellular phone, a personal digital assistant, a pager, a payment card, a
3 security card, an access card, smart media and a transponder.

1 12. (Original) The system of claim 7 wherein the token acceptance device is
2 one of a point-of-sale device, a cellular phone, a personal digital assistant, a personal computer
3 (PC), a tablet PC, a handheld specialized reader, a set-top box, an electronic cash register, a
4 virtual cash register, a kiosk, a security system, and an access system.

1 13. (Currently Amended) A method for managing token image replacement,
2 comprising:

3 examining an update indicator on a portable token to determine whether a current
4 token image on the portable token is to be updated, wherein the portable token is configured to
5 be used in financial transactions; and

6 if it is determined that the token image on the token is to be updated, retrieving a
7 backup token image and uploading the backup token image to the token to replace the current
8 token image on the portable token, the backup token image comprising updated financial or
9 loyalty transaction information for the portable token.

1 14. (Original) The method of claim 13 further comprising:
2 storing a plurality of backup token images;
3 selecting the backup token image from the plurality of backup token images based
4 on one or more predetermined criteria.

1 15. (Currently Amended) The method of claim 13 further comprising:
2 upon replacing the current token image with the backup token image on the
3 portable token, setting ~~[[an]]~~ the update indicator in the token to ~~ensure~~ indicate that no further
4 update is ~~to be~~ automatically performed.

1 16. (Canceled)

1 17. (Previously Presented) The method of claim 13 wherein the portable
2 token is one of a smartcard, a cellular phone, a personal digital assistant, a pager, a payment card,
3 a security card, an access card, smart media and a transponder.

1 18. (Original) A token acceptance device utilizing the method as recited in
2 claim 13.

1 19. (Currently Amended) The ~~method~~ device of claim 18 wherein the token
2 acceptance device is one of a point-of-sale device, a cellular phone, a personal digital assistant, a
3 personal computer (PC), a tablet PC, a handheld specialized reader, a set-top box, an electronic
4 cash register, a virtual cash register, a kiosk, a security system, and an access system.

1 20. (Previously Presented) A method for managing token image replacement,
2 comprising:
3 maintaining a plurality of backup token images at a token image server;
4 examining an indicator in a portable token to determine whether a token image in
5 the token is to be updated, the portable token is configured to be used in financial transactions;
6 upon determining that the portable token is to be updated, retrieving a backup
7 token image from the token image server; and
8 uploading the backup token image to the portable token to replace the current
9 token image in the portable token, the backup token image comprising updated financial or
10 loyalty transaction information for the portable token.

1 21. (Original) The method of claim 20 further comprising:
2 selecting the backup token image from the plurality of backup token images based
3 on one or more predetermined criteria.

1 22. (Previously Presented) The method of claim 20 further comprising:
2 upon replacing the current token image with the backup token image on the
3 portable token, setting the indicator in the token to ensure that no further update is to be updated.

1 23. (Canceled)

1 24. (Previously Presented) The method of claim 20 wherein the portable
2 token is one of a smartcard, a cellular phone, a personal digital assistant, a pager, a payment card,
3 a security card, an access card, smart media and a transponder.

1 25. (Currently Amended) A method for managing token image replacement
2 of a first portable token configured to be used in financial transactions, the method comprising:
3 maintaining one or more backup token images at a token image server;
4 examining an update indicator in the first portable token to determine ~~determining~~
5 if whether a current token image in the first portable token is to be updated;

6 upon determining that the first portable token is to be updated, retrieving a backup
7 token image in the one or more backup token images from the token image server; and
8 loading the backup token image to the portable token to replace the current token
9 image in the first portable token, the backup token image comprising transaction information
10 based on financial transactions performed using a second portable device different from the first
11 portable device.

1 26. (Previously Presented) The system of claim 25, wherein the first portable
2 device and the second portable device comprise a smartcard.

1 27. (Previously Presented) The system of claim 25, wherein the backup token
2 image comprises transaction information for a financial account.

1 28. (New) The system of claim 1, wherein the current token image includes
2 loyalty program information.

1 29. (New) The system of claim 5, wherein the token image includes loyalty
2 program information.

1 30. (New) The method of claim 13, wherein the current token image includes
2 loyalty program information.